



It's not about us.

It's about creating opportunities for you.

Summary of Services

Group Life, Accident & Disability



The security of experience. The power of innovation.

www.rgare.com

We believe knowledge is a powerful management tool

RGA offers clients access to a broad spectrum of value-added services that leverage our expertise in product development, underwriting, claims review, and more.

We share expert knowledge, best practices, and innovative ideas to meet the needs of client companies.

“The RGA
Quarterly
Earnings
Call Summary
is the best
I’ve seen.”
— RGA Client

Summary of Services

Actuarial

Continuing education sessions

In-person or web-based presentations that qualify for SOA and CIA continuing professional development (CPD) and AAA continuing education (CE) credit

Quarterly earnings summary

A detailed report on the historical and current performance of top Group Life & Disability Insurers

Benchmarking of rates

Comparison of clients' rates to industry averages. This includes base rates, industry (SIC) factors, occupation factors, geographic loads, and other adjustments for plan design and demographics

Disability claim termination rate studies

Perform or review actual/expected (A/E) claim termination rate studies

Monte Carlo retention analysis

Determination of block volatility and appropriate reinsurance structure based on stochastic modeling

Peer review

Thorough review of client actuarial studies, tools, and templates

Pricing assumption and algorithm review

Comparison of rate manual structure, assumptions, formulas (including credibility) relative to industry practices

Product development and pricing for unique risks

Collaboration with client on product innovation, design and pricing of new and different risks

Predictive modeling

Exploration of the potential and applicability of the latest trend in analytics to the world of group insurance pricing

Reserve adequacy analysis and assumption review

Review of reserving methodologies for waiver of premium, IBNR, and disabled life reserves. Appropriateness of assumptions and reserve redundancy via run-out analysis assessed

Claims

Operational assessment

Organizational and focused assessments of claim and disability management procedures, workflow and functional performance

Plan design improvements for group benefits

Provide assessment and offer change recommendations on benefits plan design in collaboration with underwriters



Claims ▪ *continued*

Claim services for special risk and out-of-country medical

Use of ROSE® and ROSEBUD® services to provide expert consulting on medical case management, treatment options and cost reduction

Conferences/seminars

- Disability Claim Leaders Forum
- ROSE® Conference
- Regional Claims Seminars

Industry claim trends

Offer knowledge, information and practices for new processes, products and use of resources for operational performance

Training modules in disability claim management

- RGA-produced ad hoc training to meet customer needs
- The Serious Game: the LTD case management simulation training tool

Strategic partners

RGA offers an array of strategic partners to complement our services in the area of medical, vocational and operational expertise

Claim data analysis and focused assessment

To improve Group LTD, and Life Waiver of Premium claim management and outcomes

Disability claim settlement strategies

For evaluation of settlement practices and decision-making in group LTD

“This (survey) is a very valuable tool in reviewing the responses of the leaders in the industry to ensure that we are up to date with industry trends.”

— RGA Client



Market Intelligence, Research and Surveys

Primary research

Collaborate with client companies to develop industry surveys – benchmarking studies, current market issues, and quick turnaround response inquiries.

Secondary research

Research on specific topics of interest that may include: industry regulations, policy language, claims/underwriting guidelines, trends, market intelligence, and more; available upon client request.

Publications

Periodic materials sent to clients related to their business initiatives

- *RGA Market View* (bi-monthly)
- *RGA Group Insurance Insight* (quarterly original articles)
- *RGA Air News* (semi-annually)

Webcasts

Webcasts are offered to clients on a wide array of topics, including:

- Medical Managed Care (ROSE®)
- Group Underwriting, Claims and Actuarial topics
- Individual

Conferences/seminars

- RGA Executive Leaders Forum
- RGA Group Life and Disability Symposium

Underwriting

“The (informal) discussion format encouraged open dialogue among all group members.”

— RGA Underwriting Roundtable Attendee



General advice and consult

- Experienced staff available to provide feedback and peer review on various questions and topics
- Immediate advice or more structured research/survey work upon request
- Access to industry knowledge on various topics such as experience rating, grandfathering, open enrollment, foreign exposure, occupation factors, guarantee issue, maximums, etc.
- Staff participating in and leading various industry organizations
- Consultation on pricing and renewal strategies

Case specific (facultative) consultation and risk review

- Dedicated expert staff with broad group experience
- Excellent turnaround time (typically 24 hours and often same day)
- Creative and flexible consultation on challenging risks
- Comprehensive facultative dashboards to analyze the type of requests, case sizes, industries and approval rates
- Experience in hazardous industries and other unique risks

Workshops and training

- Roundtables on industry trends
- Case study sessions
- Presentations on recent RGA research or on carrier requested topics
- Regional underwriting seminars to facilitate discussion between carriers

Operation and file reviews

- Review of carrier processes with a report outlining strengths, challenges, and improvement opportunities
- Examination of files for organization, documentation, underwriting rationale, and adherence to prescribed process and industry practices

Policy, plan design, and guidelines

- Review and consultation on industry practices
- Compare and contrast to industry benchmarks
- Access to Quest, an exclusive online underwriting resource

Medical underwriting

- Access to industry leading web-based manual, that is consistently updated by medical experts
- 24/7 call desk for underwriting assistance on challenging risks
- Ongoing education through Underwriting Connection, an informative website
- GULF Stream, a series of podcasts on trending topics

Risk management/risk concentration

- Risk profile evaluations
- Customized guidance on collection and monitoring of concentration data; process, reports, dashboards
- Mapping and modeling
- Identification of concentrations in proximity to terror or natural disaster zones

About RGA

Reinsurance Group of America, Incorporated is a leader in the global life reinsurance industry. RGA serves clients from operations in 25 countries around the world, delivering expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, financial solutions, facultative underwriting and product development.



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